



**Grameen Kalyan**

**Proposed NU Business Name : Sopnopuri Store .**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	Md. Shahin Alam (Babu), Vill: Laheripara, Post:Fulbaria,Upazilla : Fulbaria, District: Mymensingh
Age	:	22 Years.
Marital status	:	Single.
No. of siblings:	:	2 brothers and 4 Sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/>
(ii) Mother's name	:	Most: Renu Ara Begum.
(iii) Father's name	:	Md. Shahabuddin.
(iv) GB member's info	:	Branch: Fulbaria, Group # 05 , Centre # 24/M, Loan no. 11601, Member since: 2000, First loan: Tk.5000, Existing loan: 20000, Outstanding: 8000
Further Information:	:	Father paying GB loan installment
(v) Who pays GB loan installment	:	Nil
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	
(ix) Others	:	
Education, till to date	:	H.S.C.

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 2 years experience in running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01777-640618
National ID number	:	Nil
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT= 5000(Five thousand) and used the money in bought a cow. Gradually Few times she took GB loan and utilized it in her husband business

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Sopnopuri Store.
Address/ Location	:	Fulbaria Mohila Degree college, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 2,63,000</b>
Financing	:	Self financing: BDT= 1,63,000 ( Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil.</b>
Proposed Salary	:	<b>BDT=5,000</b> (five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product &amp; opening flexi load service;</li> <li>➤ The product line in the shop is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard oil, onion, washing powder, chanachur ,Chocolates, cheeps, cakes, cosmetics etc;</li> <li>➤ <b>Flexi load sales per day tk 2,000;</b></li> <li>➤ Estimated sales is BDT. Tk. 6500/- per day;</li> <li>➤ Estimated gross profit is 10% on sales;</li> <li>➤ Payback period is estimated 3 years;</li> <li>➤ Expected date to expand the project in September ,2015.</li> </ul>

# ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

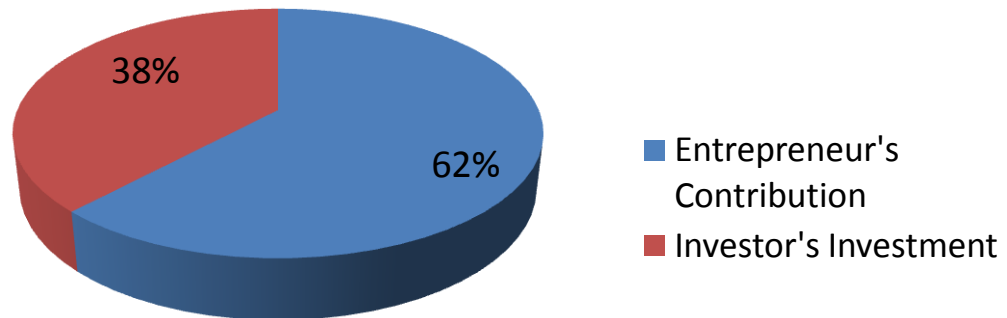
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,500	87,500	1,050,000
<b>Less: Cost of Sales (B)</b>	3,150	78,750	945,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>350</b>	<b>8,750</b>	<b>105,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Night guard bill		100	1,200
Shop Rent		1,000	12,000
Mobile bill		500	6,000
Transportation		700	8,400
Other Expenses		300	3,600
<b>Non Cash Item:</b>			
Depreciation Expenses			5,000
<b>Total Operating Cost (D)</b>		3,100	42,200
<b>(C-D)Net Profit</b>		<b>5,650</b>	<b>62,800</b>
<b>Retained Income:</b>			<b>62,800</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed Business (BDT)</b>	<b>Total (BDT)</b>
<b>Investment in different categories:</b>			
Shop advance	20,000	-	20,000
Furniture	16,000	-	16,000
Refrigerator	43,000	-	43,000
TV (Entertainment for sale)	14,000	-	14,000
Grocery items (oil, sugar, vermicelli, pulse, salt, raisin, cumin seed. packet milk, rice, onion, garlic)etc.	25,000	20,000	45,000
Cosmetics item ( soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc	15,000	15,000	30,000
Food items ( cold drinks, ice-cream, biscuit, chocolate, cakes, pop corn, canachur, cheeps) etc.	15,000	15,000	30,000
Flexi load		25,000	25,000
Others items ( pen, paper, firebox, coil, tissue, Cigarettes)etc.	10,000	25,000	35,000
Cash in hand	5,000	-	5,000
<b>Total Capital</b>	<b>163,000</b>	<b>100,000</b>	<b>263,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	163,000	62
Investor's Investment	100,000	38
<b>Total Investment</b>	<b>263,000</b>	<b>100</b>





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>									
Estimated Sales	6,500	162,500	1,950,000	7,150	178,750	2,145,000	7,865	196,625	2,359,500
Income from flexi load	50	1,250	15,000	55	1,375	16,500	61	1,513	18,150
(A) Total Sales	6,550	163,750	1,965,000	7,205	180,125	2,161,500	7,926	198,138	2,377,650
(B) Total Cost of Sales	5,850	146,250	1,755,000	6,435	160,875	1,930,500	7,079	176,963	2,123,550
<b>Gross profit (GP)= [C (A-B)]</b>	<b>700</b>	<b>17,500</b>	<b>210,000</b>	<b>770</b>	<b>19,250</b>	<b>231,000</b>	<b>847</b>	<b>21,175</b>	<b>254,100</b>
<b>Less: Operating Costs:</b>									
Electricity bill		500	6,000		550	6,600		605	7,260
Shop Rent		1,000	12,000		1,100	13,200		1,210	14,520
Night guard bill		100	1,200		110	1,320		121	1,452
Proposed salary-self		5,000	60,000		5,500	66,000		6,050	72,600
Mobile bill		500	6,000		550	6,600		605	7,260
Transportation		1,000	12,000		1,100	13,200		1,210	14,520
Other Expenses		500	6,000		550	6,600		605	7,260
<b>Non Cash Item:</b>									
Depreciation Expenses			5,000			5,500			6,050
<b>Total Operating Cost (D)</b>		<b>8,600</b>	<b>108,200</b>		<b>9,460</b>	<b>119,020</b>		<b>10,406</b>	<b>130,922</b>
<b>(C-D)Net Profit</b>		<b>8,900</b>	<b>101,800</b>		<b>9,790</b>	<b>111,980</b>		<b>10,769</b>	<b>123,178</b>
<b>Retained Income:</b>			<b>101,800</b>			<b>111,980</b>			<b>123,178</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	Year (1)	Year (2)	Year (3)
<b><u>cash Outflow:</u></b>			
Opening balance	5,000	166,800	238,780
Capital Infusion by Investor	100,000	-	-
Sales	1,965,000	2,161,500	2,377,650
<b>Total Receipts</b>	<b>2,070,000</b>	<b>2,328,300</b>	<b>2,616,430</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	1,755,000	1,930,500	2,123,550
Operating expenses	108,200	119,020	130,922
Return to investor ( including Transfer fee)	40,000	40,000	40,000
<b>Total payment</b>	<b>1,903,200</b>	<b>2,089,520</b>	<b>2,294,472</b>
<b>Closing Balances</b>	<b>166,800</b>	<b>238,780</b>	<b>321,958</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1
- Skill and experience:2 years;

## **W**EAKNESS

- Limited product;
- Lack of sufficient capital.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Fire burn;
- Local competitor

# Pictures

# My Shop and me















# Me & Mother



*Thank You*